

INDIANA 2022 ACA FILINGS

The overall average rate increase for 2022 Indiana individual marketplace plans is -1.65%. Anthem, CareSource , US Health and Life, and Celtic (MHS/Ambetter) have filed to participate in the 2022 Indiana Individual Marketplace.

Anthem has also filed to offer an Off-Marketplace catastrophic plan in Benton, Jasper, Newton, Warren and White Counties.

The IDOI will finalize the review of the 2022 ACA compliant filings both on and off the federal Marketplace by September 22, 2021.

| Individual ACA Major Medical Compliant Plans | Available on Healthcare.gov | SERFF Tracking Number | Requested 2022 Premium Average | Requested Avg. Rate Increase | Requested Minimum Rate Change | Requested Maximum Rate Change |
|--|-----------------------------|-----------------------|--------------------------------|------------------------------|-------------------------------|-------------------------------|
| CareSource Indiana Inc. | Marketplace | CASO-132769873 | \$ 520.93 | -0.10% | -6.10% | 9.60% |
| Celtic Insurance Company (MHS/Ambetter) | Marketplace | CELT-132850883 | \$ 616.00 | -3.50% | -18.60% | 17.60% |
| US Health and Life Insurance Company | Marketplace | USHL-132842262 | \$ 536.86 | First Year | | |
| Anthem Insurance Companies, Inc. | Marketplace | AWLP-132768044 | \$ 555.33 | 2.80% | 1.10% | 6.80% |

| Individual ACA Major Medical Compliant Plans | Counties Covered | Catastrophic Plans | Bronze | Silver | Gold | Platinum |
|--|------------------|--------------------|--------|--------|------|----------|
| Anthem Insurance Companies, Inc. | 45 | 1 Off Exchange | 4 | 4 | 2 | 0 |
| CareSource Indiana Inc. | 92 | 0 | 5 | 6 | 2 | 0 |
| US Health and Life Insurance Company | 30 | 0 | 4 | 3 | 1 | 0 |
| Celtic Insurance Company (MHS/Ambetter) | 92 | 0 | 10 | 23 | 9 | 0 |

| Small Group ACA Major Medical Compliant Plans | Available on Healthcare.gov | SERFF Tracking Number | Requested 2022 Premium Average | Requested Avg. Rate Increase | Requested Minimum Rate Change | Requested Maximum Rate Change |
|--|-----------------------------|-----------------------|--------------------------------|--|-------------------------------|-------------------------------|
| Humana Health Plan Inc. | Off Marketplace | HUMA-132815438 | \$ 663.36 | 13.38% | 10.56% | 15.84% |
| Humana Insurance Company | Off Marketplace | HUMA-132815403 | \$ 703.24 | 14.24% | 11.86% | 16.16% |
| All Savers Insurance Company | Off Marketplace | UHLC-132834100 | \$ 707.79 | 8.68% | 6.71% | 13.12% |
| Anthem Insurance Companies, Inc. | Off Marketplace | AWLP-132768042 | \$ 669.67 | 2.90% | -3.40% | 10.70% |
| IU Health Plans | Off Marketplace | IUHP-132861454 | \$ 586.02 | 5.89% | 4.39% | 13.43% |
| Physicians Health Plan of Northern Indiana, Inc. | Off Marketplace | PHIN-132865399 | \$ 673.55 | 7.80% | 3.22% | 11.35% |
| Southeastern Indiana Health Organization, Inc. | Off Marketplace | SEIH-132834832 | \$ 679.00 | 5.50% | -5.60% | 21.10% |
| UnitedHealthcare of Kentucky, Ltd. | Off Marketplace | UHLC-132832898 | \$ 710.47 | N/A - No Indiana policies previously sold. | | |
| UnitedHealthcare Insurance Company | Off Marketplace | UHLC-132832865 | \$ 690.52 | 11.43% | 7.54% | 29.57% |

General Notes

- The average medical trend increases are 8-9% for most carriers. This varies depending on networks and experience of each carrier.
- The premium averages shown consist of a combination of catastrophic, bronze, silver, gold and platinum plans. The premium is reflected as an average; individuals may experience a rate increase or decrease dependent on the plan selection or auto-enrollment process.
- Within each metal level there are numerous plans with various cost sharing methods.

How to View Filing Documents via SERFF Filing Access

1. Go to <https://filingaccess.serff.com/sfa/home/IN>
2. Click begin search.
3. Read and accept the terms and conditions.
4. Enter the SERFF Tracking number (from the table above).
5. Click Search.
6. Click on the row returned.
7. This will open the filing you will be able to select filed documents to open and/or download.

How to Post a Comment on a Marketplace Filing

- Write down the SERFF Tracking number from the table above.
- Send a comment via email to compliance@idoi.in.gov.
- OR
- Post a Comment on a Marketplace filing using Rate Watch
1. Go to www.in.gov/idoi/ratewatch/
 2. Select Health in the Insurance Category drop down box.
 3. Type the name of the Insurance Company.
 4. Delete the default Date Range.
 5. Click Begin Search.
 6. Click the Filing Number that matches the SERFF Tracking number.
 7. Click Submit Comment at the bottom of the Filing Report page.
 8. Complete Comment page.
 9. Click Submit.